

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
GALLO, MICHAEL ANTHONY	§	Case No. 08-34099
GALLO, PAMELA TERESE	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Phillip D. Levey, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Kenneth Gardner
U.S. Bankruptcy Court Clerk
219 South Dearborn Street- 7th Floor
Chicago, IL 60614

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on 04/06/2010 in Courtroom 744,

United States Courthouse
219 South Dearborn Street
Chicago, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____

By: Kenneth S. Gardner
Clerk, U.S. Bankruptcy Court

Phillip D. Levey
2722 North Racine Avenue
Chicago, IL 60614

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In re:	§	
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	§	
Debtor(s)	§	

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

<i>The Final Report shows receipts of</i>	\$	24,803.47
<i>and approved disbursements of</i>	\$	0.00
<i>leaving a balance on hand of¹</i>	\$	24,803.47

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
	\$ _____

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<u>Trustee: Phillip D. Levey</u>	\$ 3,230.35	\$ 41.68
<u>Attorney for trustee: Phillip D. Levey</u>	\$ 4,357.00	\$ 0.00
<u>Appraiser:</u>	\$ _____	\$ _____
<u>Auctioneer:</u>	\$ _____	\$ _____
<u>Accountant:</u>	\$ _____	\$ _____
<u>Special Attorney for trustee:</u>	\$ _____	\$ _____
<u>Charges:</u>	\$ _____	\$ _____
<u>Fees:</u>	\$ _____	\$ _____
<u>Other:</u>	\$ _____	\$ _____

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Other:</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor:</i> _____	\$ _____	\$ _____
<i>Attorney for:</i> _____	\$ _____	\$ _____
<i>Accountant for:</i> _____	\$ _____	\$ _____
<i>Appraiser for:</i> _____	\$ _____	\$ _____
<i>Other:</i> _____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 124,189.79 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 13.8 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
000001	<u>DISCOVER BANK</u>	\$ 7,940.65	\$ 1,098.13
000002	<u>DISCOVER BANK</u>	\$ 15,287.03	\$ 2,114.07

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<i>PYOD LLC its successors and assigns as assignee of</i>			
<i>000003</i>	<i>assigns as assignee of</i>	\$ <i>4,083.51</i>	\$ <i>564.72</i>
<i>PYOD LLC its successors and assigns as assignee of</i>			
<i>000004</i>	<i>assigns as assignee of</i>	\$ <i>3,127.72</i>	\$ <i>432.54</i>
<i>000005</i>	<i>CHASE BANK USA, NA</i>	\$ <i>8,744.05</i>	\$ <i>1,209.23</i>
<i>000006</i>	<i>CHASE BANK USA, NA</i>	\$ <i>23,625.44</i>	\$ <i>3,267.21</i>
<i>eCAST Settlement Corporation assignee of HSBC Bank</i>			
<i>000007</i>	<i>assignee of HSBC Bank</i>	\$ <i>5,538.49</i>	\$ <i>765.93</i>
<i>000008</i>	<i>American Express Bank FSB</i>	\$ <i>2,308.09</i>	\$ <i>319.19</i>
<i>FIA CARD SERVICES, NA/BANK OF AMERICA</i>			
<i>000009</i>	<i>NA/BANK OF AMERICA</i>	\$ <i>9,746.52</i>	\$ <i>1,347.86</i>
<i>FIA CARD SERVICES, NA/BANK OF AMERICA</i>			
<i>000010</i>	<i>NA/BANK OF AMERICA</i>	\$ <i>13,063.70</i>	\$ <i>1,806.60</i>
<i>000011</i>	<i>First National Bank of Omaha</i>	\$ <i>5,924.59</i>	\$ <i>819.32</i>
<i>000012</i>	<i>James Huber</i>	\$ <i>24,800.00</i>	\$ <i>3,429.64</i>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		\$	\$
		\$	\$
		\$	\$

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The amount of surplus returned to the debtor after payment of all claims and interest is
\$ 0.00 .

Prepared By: /s/Kenneth S. Gardner
Clerk, U.S. Bankruptcy Court

Phillip D. Levey
2722 North Racine Avenue
Chicago, IL 60614

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF NOTICEDistrict/off: 0752-1
Case: 08-34099User: pgordon
Form ID: pdf006Page 1 of 2
Total Noticed: 37

Date Rcvd: Mar 05, 2010

The following entities were noticed by first class mail on Mar 07, 2010.

db/jdb +Michael Anthony Gallo, Pamela Terese Gallo, 159 Dallas Dr., Bartlett, IL 60103-1306
 tr +Phillip D Levey, ESQ, 2722 North Racine Avenue, Chicago, IL 60614-1206
 12958009 American Express, xxxx-xxxxx2-41007, P.O. Box 297814, Ft. Lauderdale, FL 33329-7814
 13970201 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 12958010 Bank of America, xxxx xxxx xxxx 4032, P.O. Box 15726, Wilmington, DE 19886-5726
 12958011 +Best Buy, xxxx xxxx xxxx 2039, Retail Services, P.O. Box 17298, Baltimore, MD 21297-1298
 13866739 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
 14349863 CHASE BANK USA, NA, PO BOX 15145, WILMINGTON, DE 19850-5145
 12958012 +Capital One, xxxx xxxx xxxx 0891, P.O. Box 5155, Norcross, GA 30091-5155
 12958013 +Central Du Page Hospital, 3755514, c/o H&R Accounts Inc., 7017 John Deere Pkwy.,
Moline, IL 61265-8072
 12958014 Chase, xxxx xxxx xxxx 5618, P.O. Box 15153, Wilmington DE 19886-5153
 12958015 Chicago Tribune Circulation, 4458080, c/o Biehl & Biehl, P.O. Box 87410,
Carol Stream, IL 60188-7410
 12958016 Childrens Memorial Hospital, 74753631, c/o VanRu Credit Corp., 1350 W. Touhy Ave. #100e,
Des Plaines, IL 60018
 12958017 Citi Card, xxxx xxxx xxxx 6374, P.O. Box 6000, The Lakes, NV 89163-6000
 12958020 +Dr. James Ryan, 840 W. Bartlett Rd., Bartlett, IL 60103-4450
 12958021 +Dr. Steve B. Coker, 900 Jorie Blvd. #220, Oak Brook, IL 60523-3846
 14068060 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
Oklahoma City, OK 73124-8809
 14166157 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
 12958022 First National Bank of Omaha, xxxx xxxx xxxx 8027, P.O. Box 2557, Omaha, NE 68103-2557
 12958025 HSBC CArd Services, xxxx xxxx xxxx 2765, P.O. Box 80082, Salinas, CA 93912-0082
 12958023 +Harris Bank, 00009901127114, 3800 Golf Rd, #300, Rolling Meadows, IL 60008-4037
 12958024 Home Depot Credit Services, xxxx xxxx xxxx 7802, P.O. Box 689100, Des Moines, IA 50364-9100
 14403333 +James Huber, 1294 Appaloosa Way, Bartlett, IL 60103-1872
 12958026 +Lifetime Fitness, 101821387, 455 Scott Dr., Bloomingdale, IL 60108-3112
 12958027 +MRI Lincoln Imaging Center, 61490, P.O. Box 2957, Carol Stream, IL 60132-0001
 12958028 +National City, 56-248-5383748270, P.O. Box 856153, Louisville, KY 40285-6153
 12958029 National City, xxxx xxxx xxxx 8610, P.O. Box 2349, Kalamazoo, MI 49003-2349
 13834795 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
 12958030 United Mileage Plus, xxxx xxxx xxxx 8966, Card Member Services, P.O. Box 15153,
Wilmington, DE 19886-5153
 12958032 Washington Mutual, 0694236043, P.O. Box 100576, Florence, SC 29502-0576
 12958031 Washington Mutual, xxxx xxxx xxxx 9524, P.O. Box 660433, Dallas TX 75266-0433
 12958033 Wells Fargo Financial, xxxxxxxx9986, 454 Redington Dr. #H, South Elgin, IL 60177-2282
 13904167 eCAST Settlement Corporation assignee of HSBC Bank, Nevada and its Assigns, POB 35480,
Newark NJ 07193-5480

The following entities were noticed by electronic transmission on Mar 05, 2010.

aty +E-mail/Text: DANATLAW@AOL.COM Daniel K Robin, Daniel K Robin Ltd,
121 S Wilke Rd #201, Arlington Heights, IL 60005-1525
 13820101 E-mail/PDF: mrdiscen@discoverfinancial.com Mar 06 2010 01:13:12 DISCOVER BANK,
DFS SERVICES LLC, PO BOX 3025, NEW ALBANY, OHIO 43054-3025
 12958018 E-mail/PDF: mrdiscen@discoverfinancial.com Mar 06 2010 01:13:12 Discover,
xxxx xxxx xxxx 2372, P.O. Box 3008, New Albany, OH 40354-3008
 12958019 E-mail/PDF: mrdiscen@discoverfinancial.com Mar 06 2010 01:13:12 Discover,
xxxx xxxx xxxx 6023, P.O. Box 30395, Salt Lake City, UT 84130-0395

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 aty* +Phillip D Levey, ESQ, 2722 North Racine Avenue, Chicago, IL 60614-1206

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1
Case: 08-34099

User: pgordon
Form ID: pdf006

Page 2 of 2
Total Noticed: 37

Date Rcvd: Mar 05, 2010

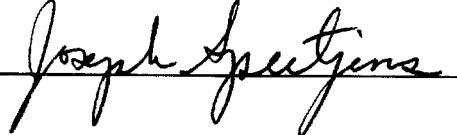
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 07, 2010

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.